[(a.)] an interface to a [remote] customer terminal, the customer terminal being located remotely from a bank;

[(b.)] an automated banking system connected to the customer terminal interface via a communication link; and

[(c.)] an interface to a check clearing system, the check clearing system connected to the automated banking system via a communication link;

[(d.)] wherein the automated banking system [interfaces with the remote customer terminal and the check clearing system to effectuate deposit of third party checks] is configured such that information from a conventional check is entered into the customer terminal, and;

wherein the automated banking system and check clearing system are configured to effectuate deposit of the discrete value of each check into an account of a customer payee.

2. The system of claim 1, wherein the remote customer terminal [is] comprises a telephone.

3. The system of claim 1, wherein the remote customer terminal [is] comprises a facsimile machine.

4. The system of claim 1, wherein the remote customer terminal [is] comprises a personal computer.

5. The system of claim 1, wherein the remote customer terminal [is] comprises an automated teller machine.

6. The system of claim 1, wherein the remote customer terminal [includes] comprises a keypad for data entry.

7. The system of claim 1, wherein the remote customer terminal [includes] comprises a keyboard for data entry.

8. The system of claim 1, wherein the remote customer terminal [includes] comprises a microphone for data entry.

9. The system of claim 1, wherein the remote customer terminal [includes] comprises a magnetic ink character reader for data entry.

10. The system of claim 1, wherein the remote customer terminal [includes] comprises a digital image scanner for data entry.

11. The system of claim 10, wherein [optical character recognition software is used in conjunction with] the digital image scanner comprises optical recognition software to convert machine printed characters to electronic text.

12. The system of claim 10, wherein [intelligent character recognition software is used in conjunction with] the digital image scanner comprises intelligent character recognition to convert handwritten characters to electronic text.

13. The system of claim 1, wherein the remote customer terminal [includes] comprises a printer for printing receipts or marking checks.

14. The system of claim 1, wherein the remote customer terminal [includes] comprises a vault for storing checks that were electronically deposited.

15. A method for allowing a bank customer to deposit [paper] the value of conventional checks into a bank account from a [remote] location that is remotely situated with respect to a bank, comprising:

(a.) receiving [a] conventional checks payable to [the] a bank customer;

(b.) [remotely] logging the bank customer payee onto an automated banking system from a customer terminal that is remotely situated with respect to a bank;

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(c.) entering transaction data [to make a deposit, and] into the customer terminal;

(d.) processing the discrete value of each check for deposit by the automated banking system; and

[(d.)] (e.) receiving a result of the transaction for each discrete check .

16. The method of claim 15 wherein the result of the transaction in step (e.) [is] comprises a credit to the bank customer's account.

17. The method of claim 15 wherein the result of the transaction in step (e.) [is] comprises a provisional credit to the bank customer's account.

18. The method of claim 15 wherein the result of the transaction in step (e.) [is] comprises denial.

19. The method of claim 15 wherein the result of the transaction in step (e.) [includes] comprises marking a check to prevent redeposit.

20. The method of claim 15 wherein the result of the transaction in step (e.) [includes] comprises physical capture of the paper check to prevent redeposit

21. A method for allowing a bank to process check deposit transactions that are initiated by a bank customer at a remote location, comprising:

(a.) receiving a request from a bank customer on a terminal that is remotely situated from a bank for authorization to make a transaction [on the] using an automated banking system;

(b.) authorizing a bank customer payee as a user on the automated banking system;

(c.) receiving transaction data related to the deposit of a conventional check payable to the bank customer, where the payor is someone other than the bank customer; and

(d.) processing the transaction for the discrete value of each check..

22. The method of claim 21 wherein [the transaction is processed via] the processing in step (d.) comprises electronic funds transfer.